

WHAT IS CLAIMED IS:

- 1 1. A computer implemented method of accessing an online
2 account, said method comprising:
3 receiving, through a network, a request from a
4 computing device;
5 identifying a protocol, from a plurality of supported
6 protocols, that was used by the computing device to
7 send the request; and
8 retrieving, in response to identifying the protocol,
9 one or more account functions from a plurality of
10 account functions stored in a data store.
- 1 2. The method as described in claim 1 further comprising:
2 returning financial function names corresponding to
3 the retrieved account functions to the computing
4 device, wherein the names are adapted to be displayed
5 on the computing device.
- 1 3. The method as described in claim 2 further comprising:
2 receiving a second request from the computing device,
3 the second request corresponding to one of the
4 retrieved account functions;
5 performing the account function corresponding to the
6 second request; and
7 returning account data to the computing device in
8 response to performing the account function.
- 1 4. The method as described in claim 1 wherein at least
2 one of the account functions is selected from the

3 group consisting of change security settings, check
4 account balances, transfer funds, online banking,
5 change password, view detailed account statement,
6 request new account, trade securities, view brokerage
7 account overview, and view brokerage account history.

1 5. The method as described in claim 1 further comprising:
2 retrieving a network address corresponding to the
3 computing device;
4 determining whether the retrieved network address is
5 registered; and
6 wherein the retrieving of the one or more account
7 functions is based on the identified protocol and the
8 determination.

1 6. The method as described in claim 1 further comprising:
2 receiving a second request from the computing device
3 to alter security settings;
4 returning a selection page to the computing device,
5 the selection page including indicators for the
6 account functions currently allowed for the plurality
7 of supported protocols;
8 receiving one or more security selections from the
9 computing device in response to the user of the
10 computing device altering the currently allowed
11 account functions; and
12 storing the received security selections in the data
13 store.

- 1 7. The method as described in claim 1, wherein the
2 request includes the account function being requested
3 by the user of the computing device, the method
4 further comprising:
5 performing the requested account function in response
6 to determining that the requested account function is
7 included in the retrieved account functions; and
8 sending an error message to the computing device in
9 response to determining that the requested account
10 function is not included in the retrieved account
11 functions.
- 1 8. The method as described in claim 1 wherein the
2 computing device is selected from the group consisting
3 of a personal computer, a personal digital assistant,
4 a mobile telephone, a pervasive computing device, and
5 a network appliance.
- 1 9. An information handling system comprising:
2 one or more processors;
3 a memory accessible by the processors;
4 a nonvolatile storage device accessible by the
5 processors that includes a security data file;
6 one or more network interfaces for connecting the
7 information handling system to one or more networks;
8 an online financial account accessibility tool for
9 accessing online financial accounts, the online

10 financial account accessibility tool comprising
11 software code effective to:

12 receive, through one of the networks network, a
13 request from a computing device;

14 identify a protocol, from a plurality of
15 supported protocols, that was used by the
16 computing device to send the request; and

17 retrieve, in response to identifying the
18 protocol, one or more account functions from a
19 plurality of account functions stored on the
20 nonvolatile storage device.

1 10. The information handling system as described in claim
2 9, wherein the online financial account accessibility
3 tool further comprises software code effective to:

4 return financial function names corresponding to the
5 retrieved account functions to the computing device,
6 wherein the names are adapted to be displayed on the
7 computing device.

1 11. The information handling system as described in claim
2 10, wherein the online financial account accessibility
3 tool further comprises software code effective to:

4 receive a second request from the computing device,
5 the second request corresponding to one of the
6 retrieved account functions;

7 perform the account function corresponding to the
8 second request; and

9 return account data to the computing device in
10 response to performing the account function.

1 12. The information handling system as described in claim
2 9 wherein at least one of the account functions is
3 selected from the group consisting of change security
4 settings, check account balances, transfer funds,
5 online banking, change password, view detailed account
6 statement, request new account, trade securities, view
7 brokerage account overview, and view brokerage account
8 history.

1 13. The information handling system as described in claim
2 9, wherein the online financial account accessibility
3 tool further comprises software code effective to:
4 retrieve a network address corresponding to the
5 computing device;
6 determine whether the retrieved network address is
7 registered; and
8 wherein the retrieval of the one or more account
9 functions is based on the identified protocol and the
10 determination.

1 14. The information handling system as described in claim
2 9, wherein the online financial account accessibility
3 tool further comprises software code effective to:
4 receive a second request from the computing device to
5 alter security settings;
6 return a selection page to the computing device, the
7 selection page including indicators for the account

8 functions currently allowed for the plurality of
9 supported protocols;

10 receive one or more security selections from the
11 computing device in response to the user of the
12 computing device altering the currently allowed
13 account functions; and

14 storing the received security selections in the
15 security data file.

1 15. The information handling system as described in claim
2 9, wherein the request includes the account function
3 being requested by the user of the computing device,
4 wherein the online financial account accessibility
5 tool further comprises software code effective to:

6 perform the requested account function in response to
7 determining that the requested account function is
8 included in the retrieved account functions; and

9 send an error message to the computing device in
10 response to determining that the requested account
11 function is not included in the retrieved account
12 functions.

1 16. The information handling system as described in claim
2 9 wherein the computing device is selected from the
3 group consisting of a personal computer, a personal
4 digital assistant, a mobile telephone, a pervasive
5 computing device, and a network appliance.

1 17. A computer program product stored on a computer
2 operable media for accessing an online account, said
3 computer program product comprising:
4 means for receiving, through a network, a request from
5 a computing device;
6 means for identifying a protocol, from a plurality of
7 supported protocols, that was used by the computing
8 device to send the request; and
9 means for retrieving, in response to identifying the
10 protocol, one or more account functions from a
11 plurality of account functions stored in a data store.

1 18. The computer program product as described in claim 17
2 further comprising:
3 means for returning financial function names
4 corresponding to the retrieved account functions to
5 the computing device, wherein the names are adapted to
6 be displayed on the computing device.

1 19. The computer program product as described in claim 18
2 further comprising:
3 means for receiving a second request from the
4 computing device, the second request corresponding to
5 one of the retrieved account functions;
6 means for performing the account function
7 corresponding to the second request; and
8 means for returning account data to the computing
9 device in response to performing the account function.

1 20. The computer program product as described in claim 17
2 wherein at least one of the account functions is
3 selected from the group consisting of change security
4 settings, check account balances, transfer funds,
5 online banking, change password, view detailed account
6 statement, request new account, trade securities, view
7 brokerage account overview, and view brokerage account
8 history.

1 21. The computer program product as described in claim 17
2 further comprising:
3 means for retrieving a network address corresponding
4 to the computing device;
5 means for determining whether the retrieved network
6 address is registered; and
7 wherein the means for retrieving of the one or more
8 account functions is based on the identified protocol
9 and the determination.

1 22. The computer program product as described in claim 17
2 further comprising:
3 means for receiving a second request from the
4 computing device to alter security settings;
5 means for returning a selection page to the computing
6 device, the selection page including indicators for
7 the account functions currently allowed for the
8 plurality of supported protocols;
9 means for receiving one or more security selections
10 from the computing device in response to the user of

11 the computing device altering the currently allowed
12 account functions; and
13 means for storing the received security selections in
14 the data store.

1 23. The computer program product as described in claim 17,
2 wherein the request includes the account function
3 being requested by the user of the computing device,
4 the computer program product further comprising:
5 means for performing the requested account function in
6 response to determining that the requested account
7 function is included in the retrieved account
8 functions; and
9 means for sending an error message to the computing
10 device in response to determining that the requested
11 account function is not included in the retrieved
12 account functions.

1 24. The computer program product as described in claim 17
2 wherein the computing device is selected from the
3 group consisting of a personal computer, a personal
4 digital assistant, a mobile telephone, a pervasive
5 computing device, and a network appliance.

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